PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application	:	James P. Coppola III
Application No.	:	09/587,619
Filed	:	June 5, 2000
For	:	PORTFOLIO ACCOUNTING AND RISK MANAGEMENT SYSTEM
Examiner	:	
Attorney's Docket	:	TRD-001XX

Group Art Unit: 2761

* *

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on August 24, 2000.

By: Beverly E. Hjorth
Beverly E. Hjorth
Registration No. 32,033
Attorney for Applicant

* *

LETTER TO OFFICIAL DRAFTPERSON
RE: SUBMISSION OF FORMAL DRAWINGS

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Submitted herewith in the above-identified application are formal drawings.

Kindly substitute these drawings for the ones currently on file as appropriate and charge any costs associated therewith to

WEINGARTEN, SCHURGIN,
GAGNEBIN & HAYES LLP
TEL (617) 542-2290
FAX (617) 451-0313

Application No.: 09/587,619
Filed: June 5, 2000
Group Art Unit: 2761

Patent and Trademark Office Account No. 23-0804. Triplicate copies of this transmittal letter are enclosed.

Respectfully submitted,

JAMES P. COPPOLA III

By: Beverly E. Hjorth
Beverly E. Hjorth
Registration No. 32,033
Attorney for Applicant

WEINGARTEN, SCHURGIN,
GAGNEBIN & HAYES LLP
Ten Post Office Square
Boston, Massachusetts 02109
Telephone: (617) 542-2290
Telecopier: (617) 451-0313

Date: August 24, 2000

BEH/jde/232195
Enclosures

WEINGARTEN, SCHURGIN,
GAGNEBIN & HAYES LLP
TEL (617) 542-2290
FAX (617) 451-0313

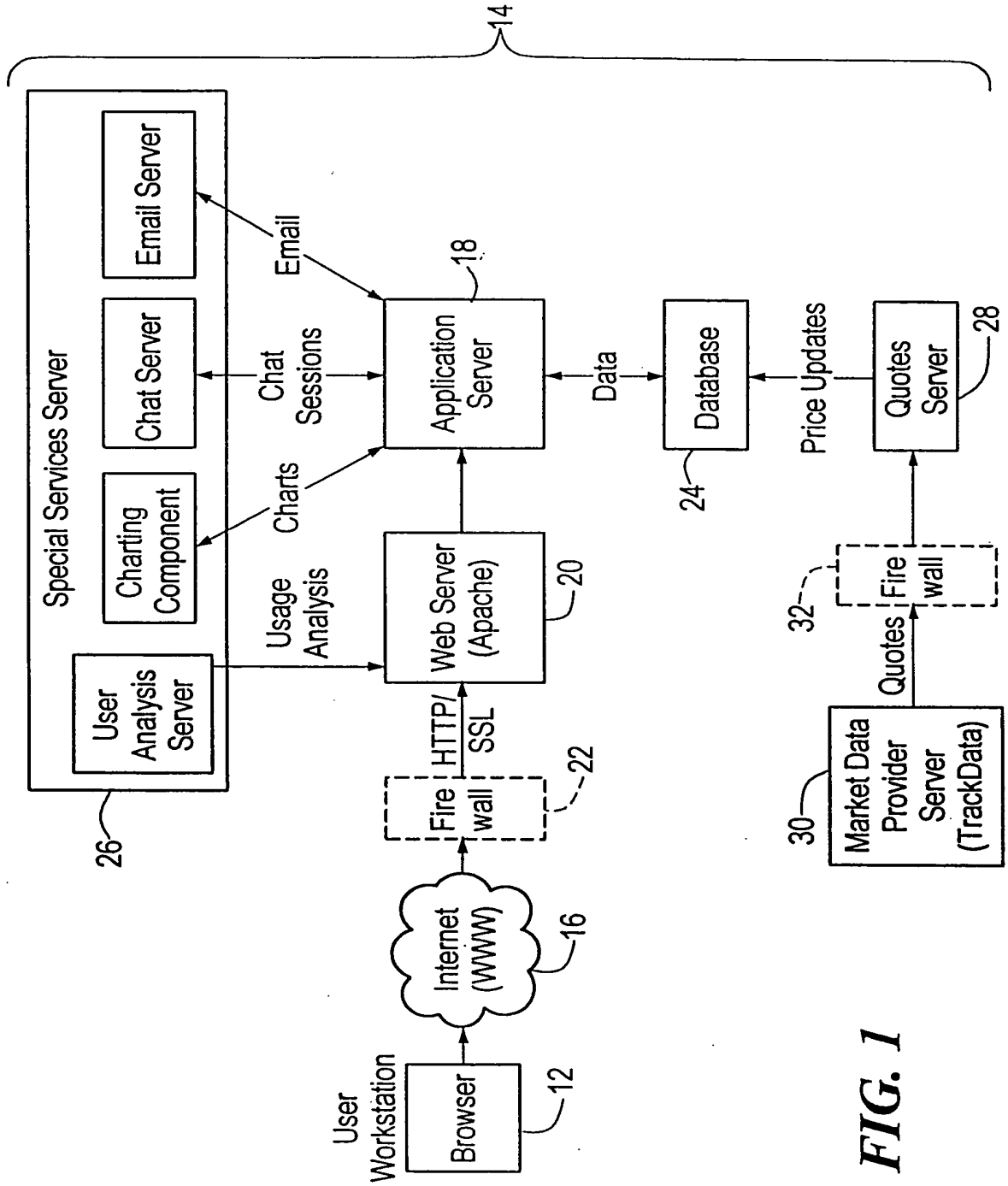
14
Special Services Server
Email Server
Chat Server
Charting Component
User Analysis Server
26
Email
Chat Sessions
Charts
Usage Analysis
18
Application Server
Web Server (Apache)
20
Data
Database
24
Price Updates
Quotes Server
28
HTTP/ SSL
Fire wall
22
32
Fire wall
Quotes
Internet (WWW)
16
User Workstation
Browser
12
30
Market Data Provider Server (TrackData)

FIG. 1

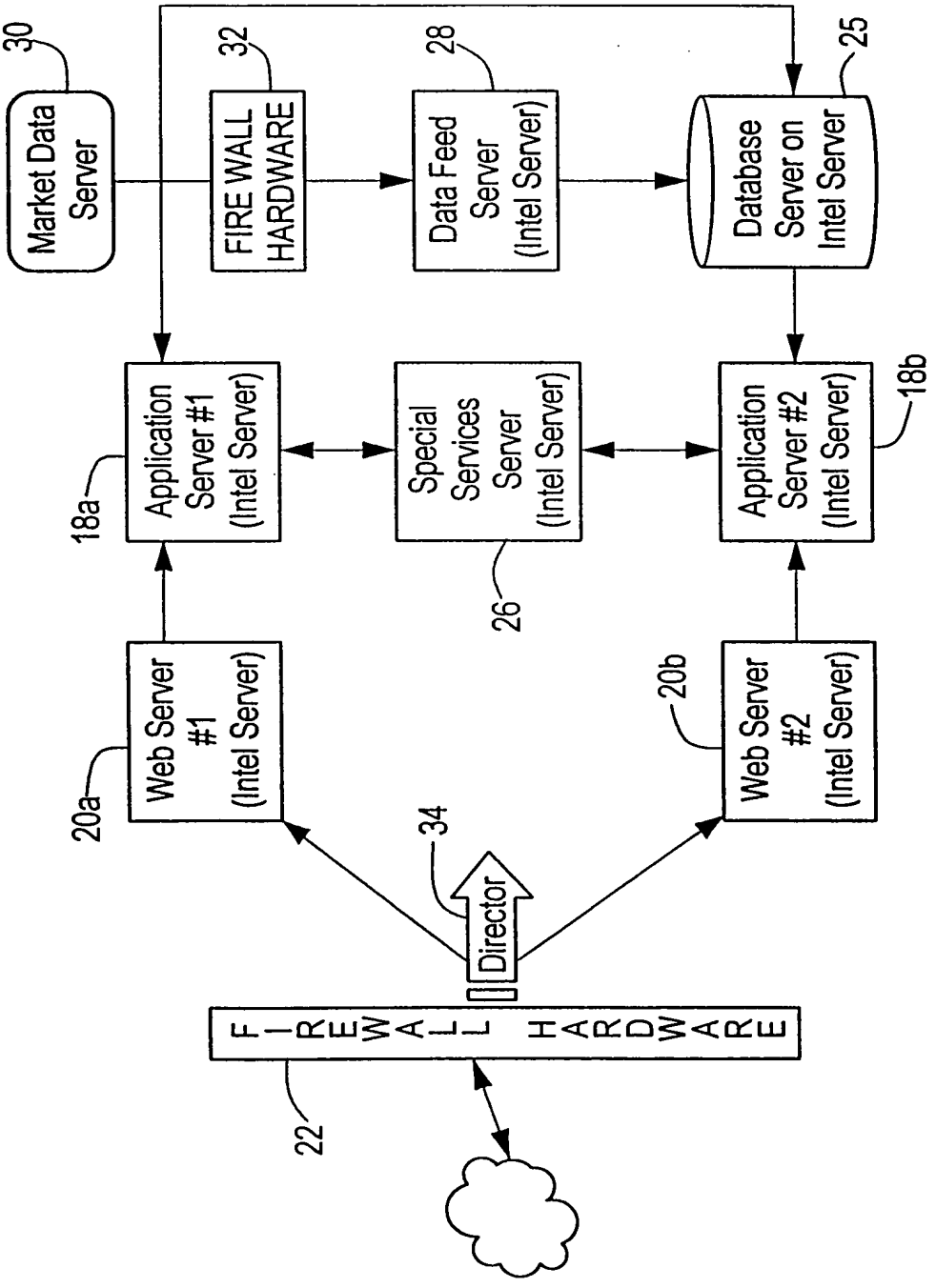
Market Data Server
30
FIRE WALL HARDWARE
32
Data Feed Server (Intel Server)
28
Database Server on Intel Server
25
Application Server #1 (Intel Server)
18a
Special Services Server (Intel Server)
26
Application Server #2 (Intel Server)
18b
Web Server #1 (Intel Server)
20a
Web Server #2 (Intel Server)
20b
Director
34
FIREWALL HARDWARE
22

FIG. 2

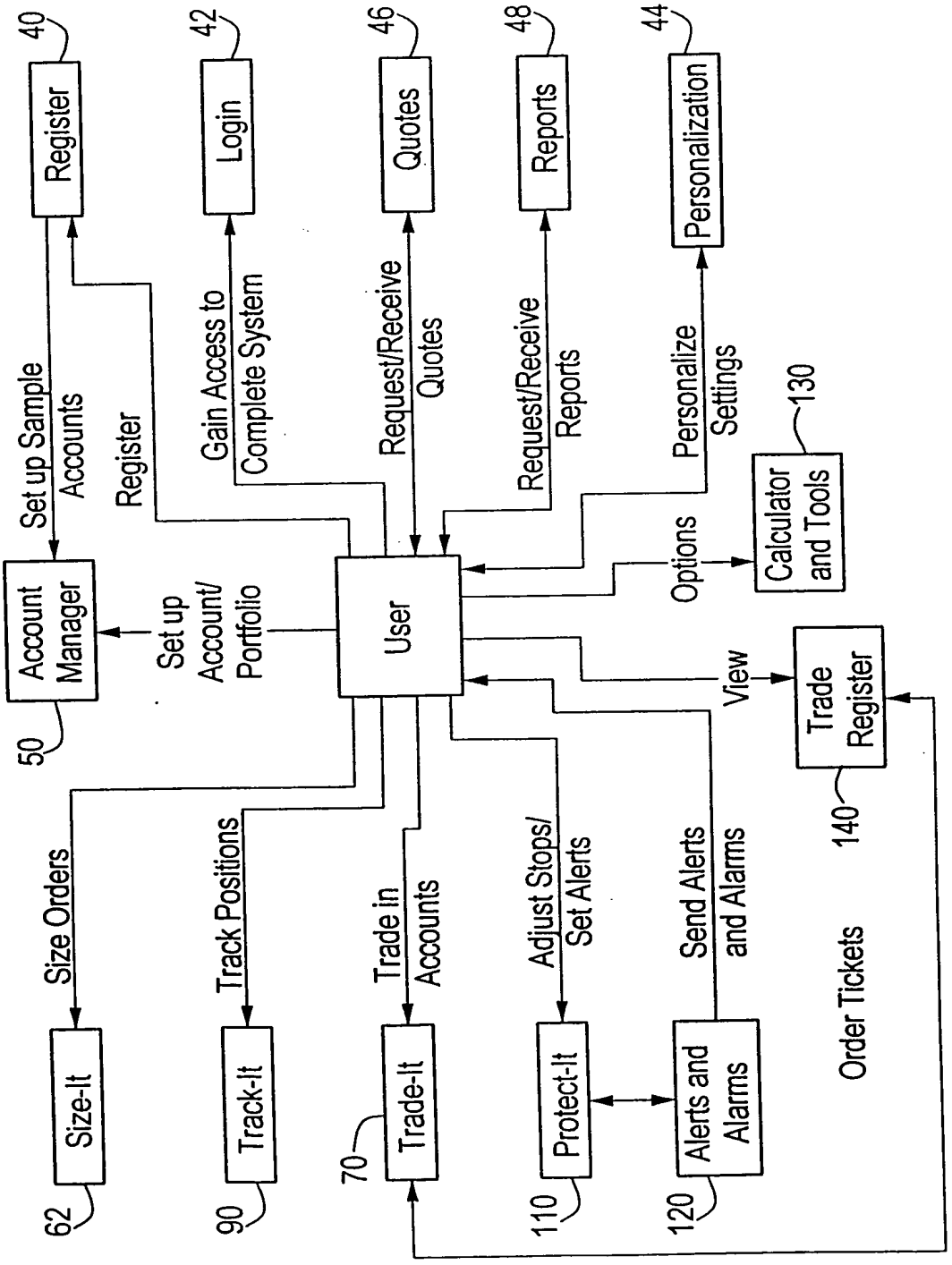
Register
40
Login
42
Quotes
46
Reports
48
Personalization
44
Set up Sample Accounts
Register
Gain Access to Complete System
Request/Receive Quotes
Request/Receive Reports
Personalize Settings
Account Manager
50
Set up Account/ Portfolio
User
Options
Calculator and Tools
130
View
Trade Register
140
Size Orders
Track Positions
Trade in Accounts
Adjust Stops/ Set Alerts
Send Alerts and Alarms
Order Tickets
Size-It
62
Track-It
90
Trade-It
70
Protect-It
110
Alerts and Alarms
120

FIG. 3

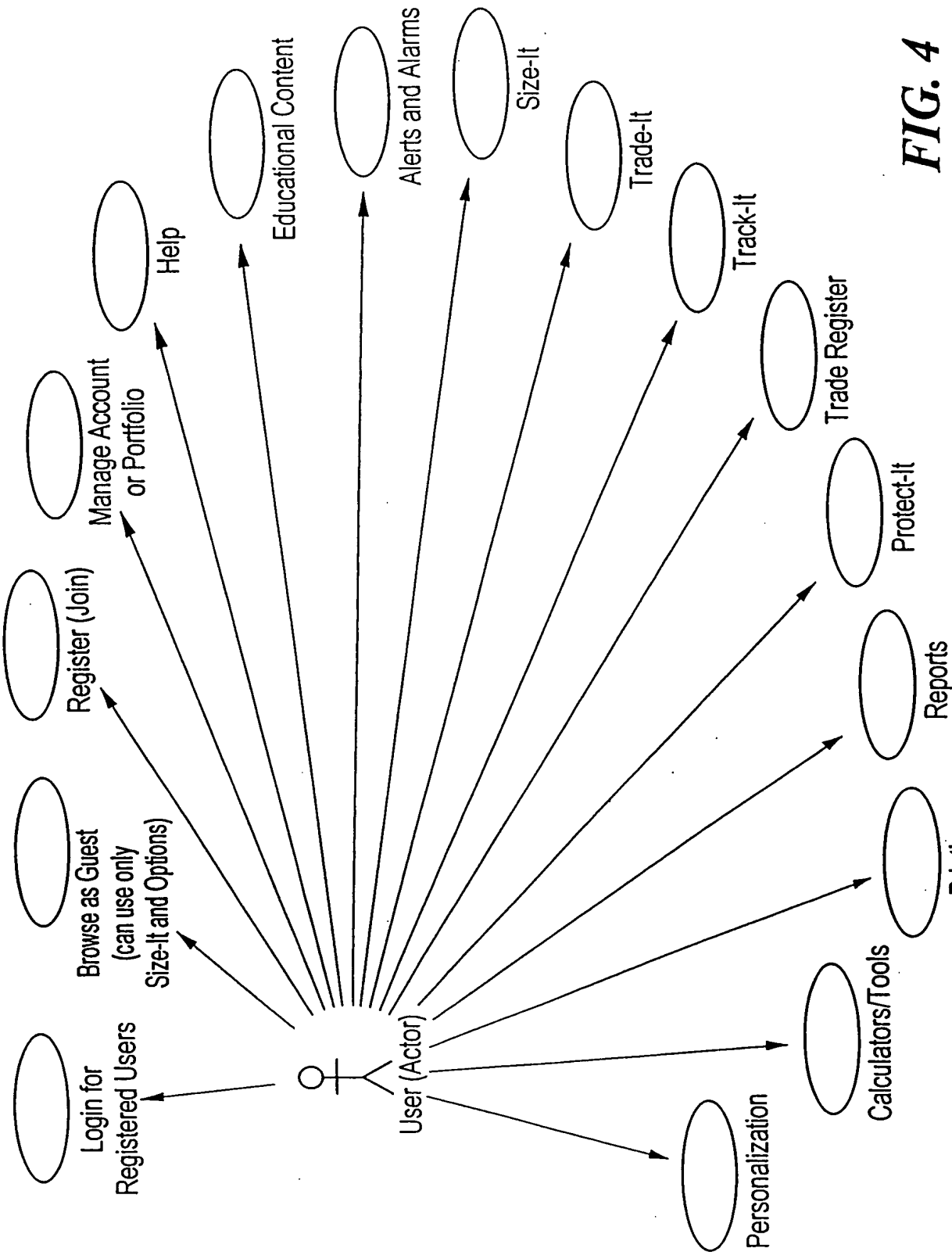
Login for Registered Users
Browse as Guest (can use only Size-It and Options)
Register (Join)
Manage Account or Portfolio
Help
Educational Content
Alerts and Alarms
Size-It
Trade-It
Track-It
Trade Register
Protect-It
Reports
Printing
Calculators/Tools
Personalization
User (Actor)

FIG. 4

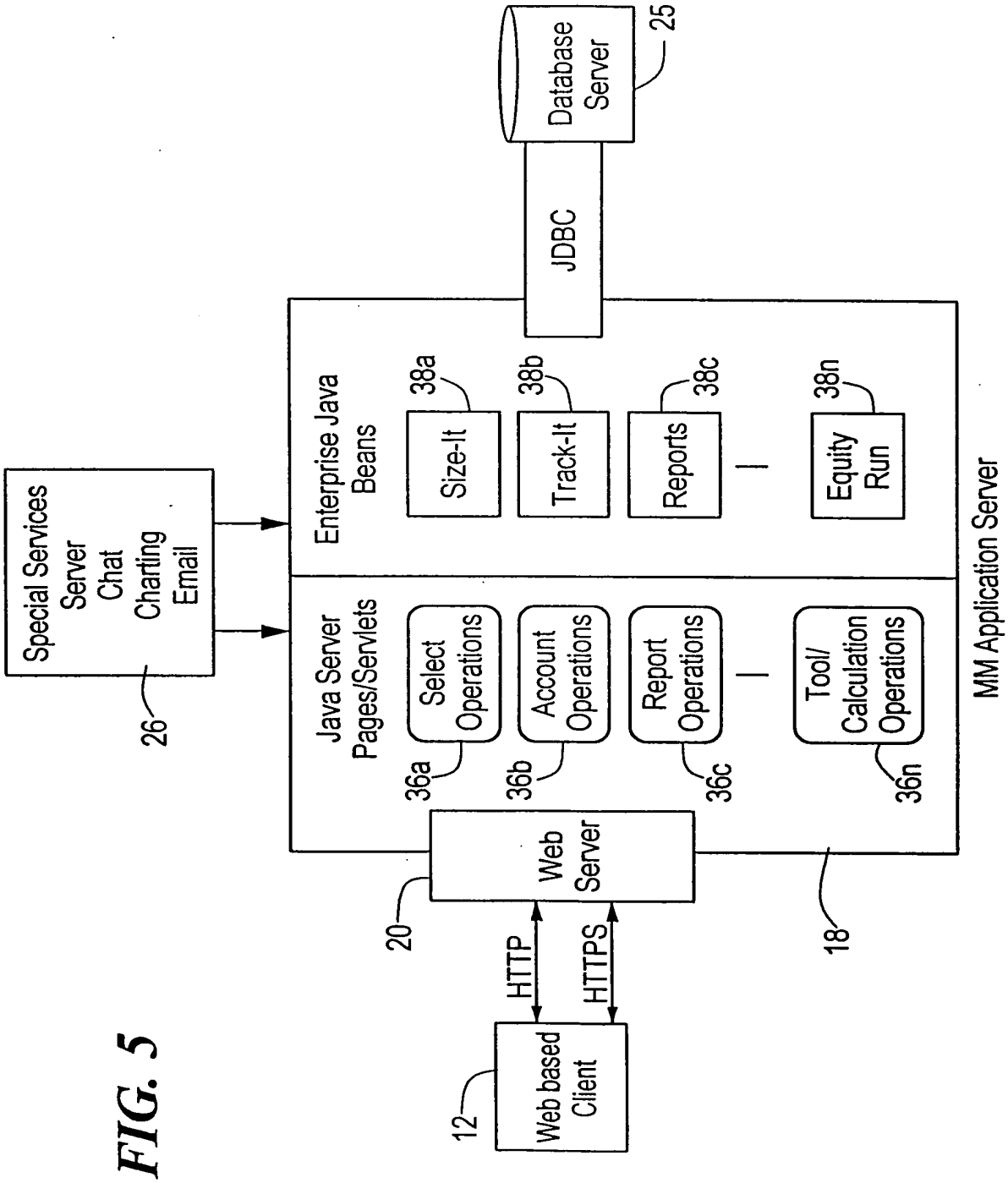
Database Server
25
JDBC
Enterprise Java Beans
38a
Size-It
38b
Track-It
38c
Reports
38n
Equity Run
Java Server Pages/Servlets
Select Operations
36a
Account Operations
36b
Report Operations
36c
Tool/ Calculation Operations
36n
MM Application Server
18
Special Services Server
Chat
Charting
Email
26
Web Server
20
HTTP
HTTPS
Web based Client
12

FIG. 5

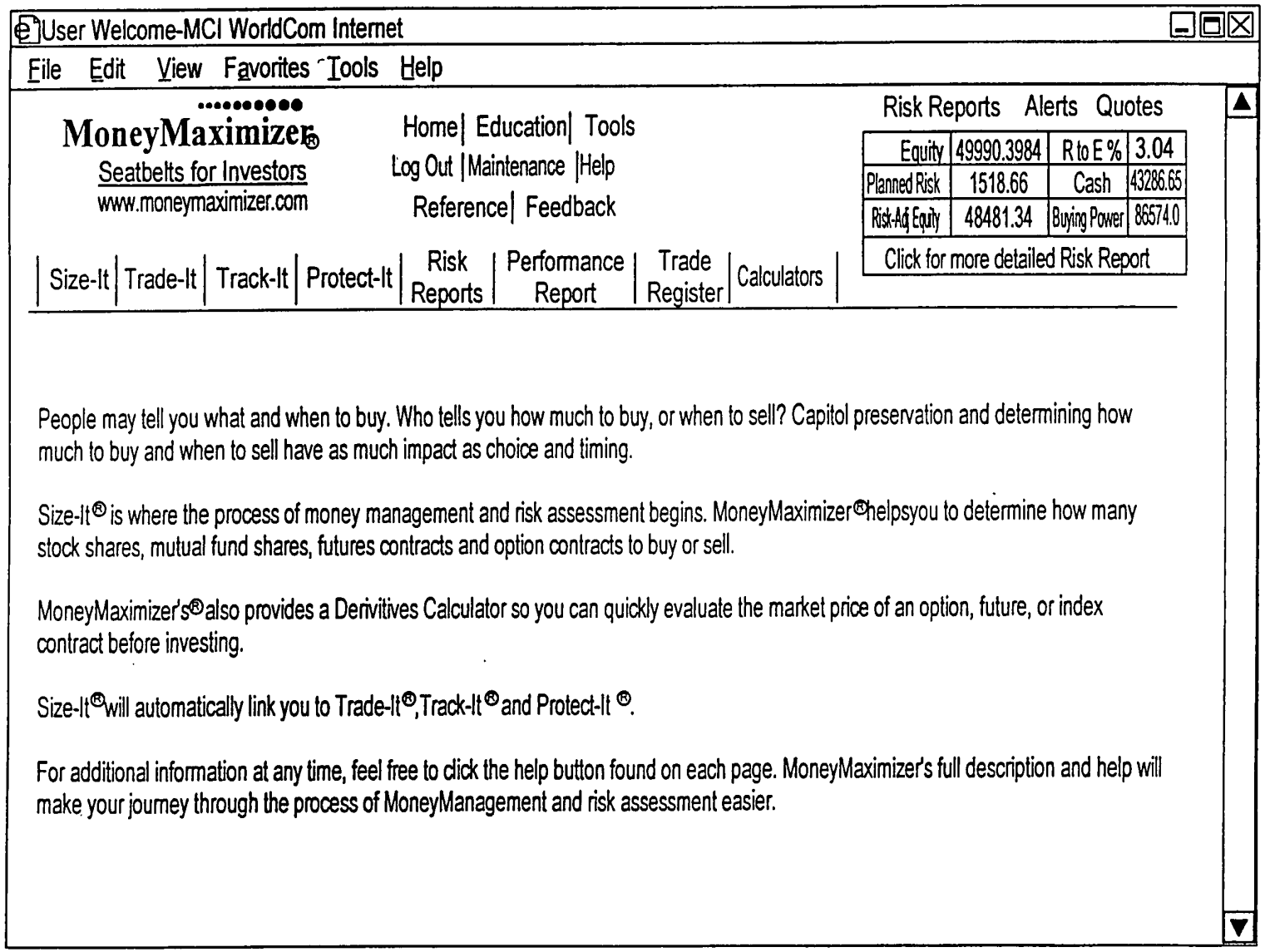
User Welcome-MCI WorldCom Internet
File Edit View Favorites Tools Help
MoneyMaximizer®
Seatbelts for Investors
www.moneymaximizer.com
Home| Education| Tools
Log Out |Maintenance |Help
Reference| Feedback
Risk Reports Alerts Quotes
Equity 49990.3984 R to E % 3.04
Planned Risk 1518.66 Cash 43286.65
Risk-Adj Equity 48481.34 Buying Power 86574.0
Click for more detailed Risk Report
Size-It | Trade-It | Track-It | Protect-It | Risk Reports | Performance Report | Trade Register | Calculators
People may tell you what and when to buy. Who tells you how much to buy, or when to sell? Capitol preservation and determining how much to buy and when to sell have as much impact as choice and timing.
Size-It® is where the process of money management and risk assessment begins. MoneyMaximizer®helpsyou to determine how many stock shares, mutual fund shares, futures contracts and option contracts to buy or sell.
MoneyMaximizer's®also provides a Derivitives Calculator so you can quickly evaluate the market price of an option, future, or index contract before investing.
Size-It®will automatically link you to Trade-It®,Track-It® and Protect-It ®.
For additional information at any time, feel free to click the help button found on each page. MoneyMaximizer's full description and help will make your journey through the process of MoneyManagement and risk assessment easier.

FIG. 6

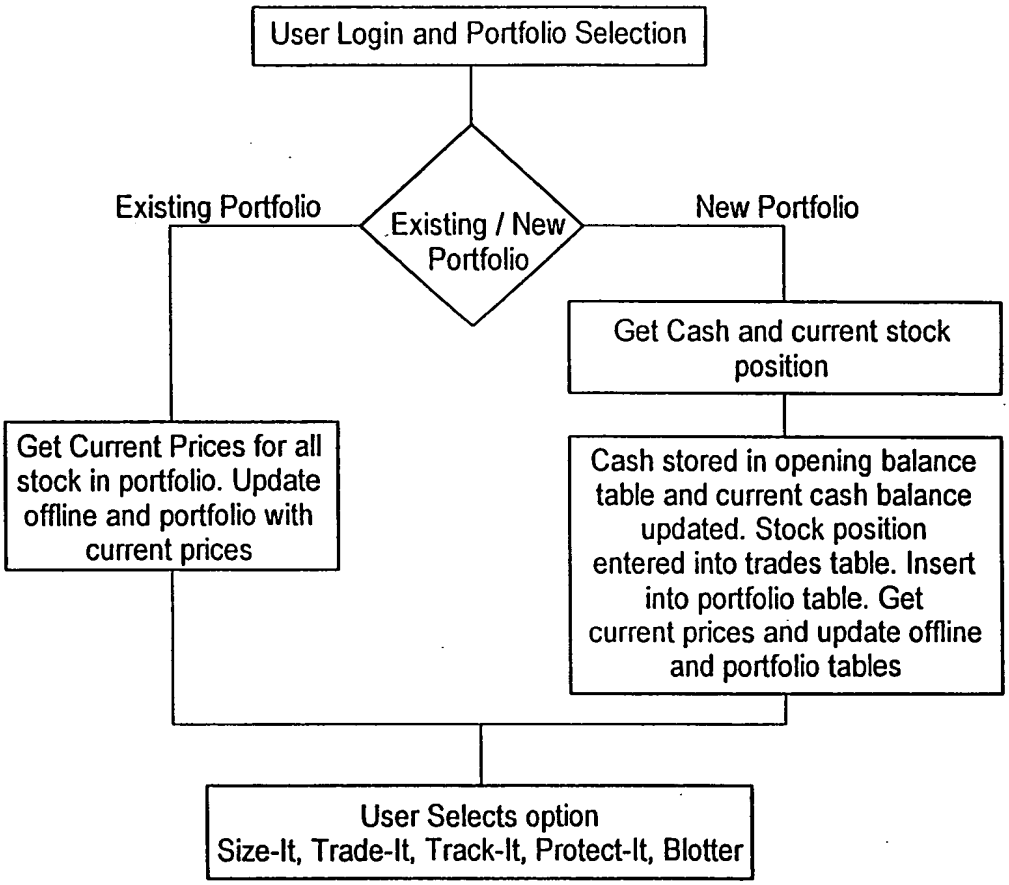
User Login and Portfolio Selection
Existing / New Portfolio
Existing Portfolio
New Portfolio
Get Cash and current stock position
Get Current Prices for all stock in portfolio. Update offline and portfolio with current prices
Cash stored in opening balance table and current cash balance updated. Stock position entered into trades table. Insert into portfolio table. Get current prices and update offline and portfolio tables
User Selects option
Size-It, Trade-It, Track-It, Protect-It, Blotter

FIG. 7

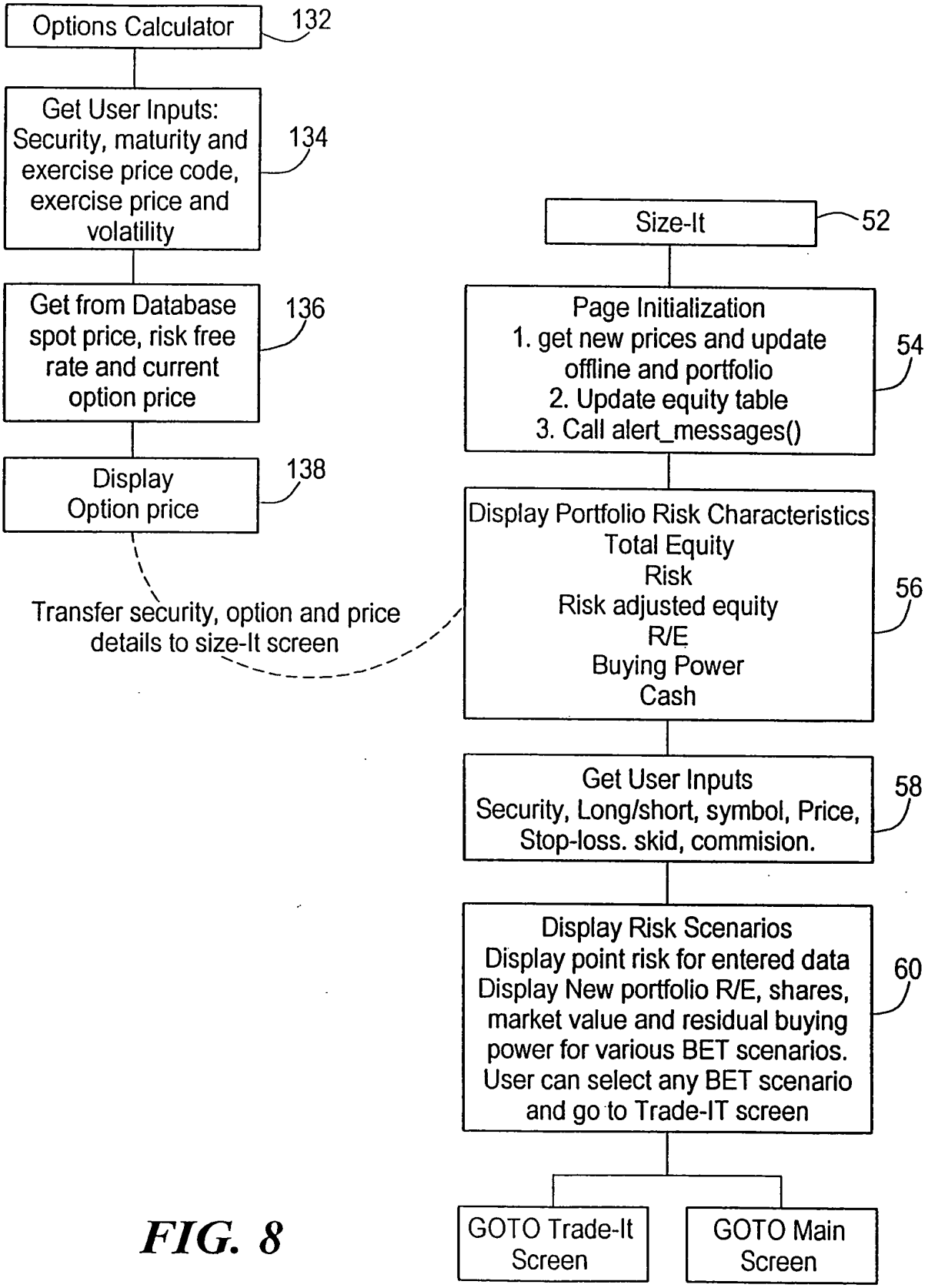
Options Calculator
132
Get User Inputs: Security, maturity and exercise price code, exercise price and volatility
134
Get from Database spot price, risk free rate and current option price
136
Display Option price
138
Transfer security, option and price details to size-It screen
Size-It
52
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. Call alert_messages()
54
Display Portfolio Risk Characteristics
Total Equity
Risk
Risk adjusted equity
R/E
Buying Power
Cash
56
Get User Inputs
Security, Long/short, symbol, Price, Stop-loss. skid, commision.
58
Display Risk Scenarios
Display point risk for entered data
Display New portfolio R/E, shares, market value and residual buying power for various BET scenarios.
User can select any BET scenario and go to Trade-IT screen
60
GOTO Trade-It Screen
GOTO Main Screen

FIG. 8

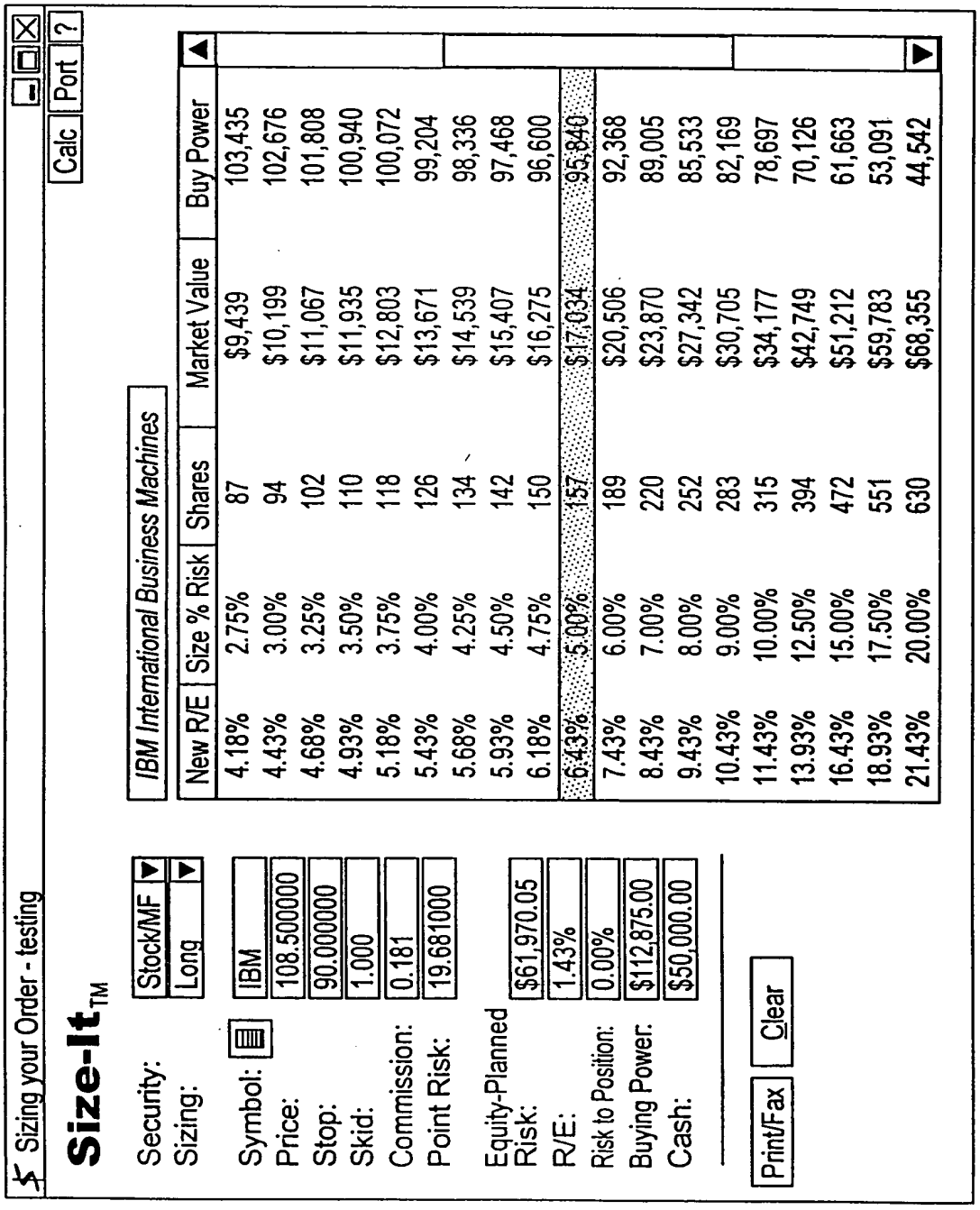
Sizing your Order - testing
Size-It TM
Calc
Port
?
Security:
Stock/MF
Sizing:
Long
Symbol:
IBM
Price:
108.500000
Stop:
90.000000
Skid:
1.000
Commission:
0.181
Point Risk:
19.681000
Equity-Planned Risk:
$61,970.05
R/E:
1.43%
Risk to Position:
0.00%
Buying Power:
$112,875.00
Cash:
$50,000.00
Print/Fax
Clear
IBM International Business Machines
New R/E
Size % Risk
Shares
Market Value
Buy Power
4.18% 2.75% 87 $9,439 103,435
4.43% 3.00% 94 $10,199 102,676
4.68% 3.25% 102 $11,067 101,808
4.93% 3.50% 110 $11,935 100,940
5.18% 3.75% 118 $12,803 100,072
5.43% 4.00% 126 $13,671 99,204
5.68% 4.25% 134 $14,539 98,336
5.93% 4.50% 142 $15,407 97,468
6.18% 4.75% 150 $16,275 96,600
6.43% 5.00% 157 $17,034 95,840
7.43% 6.00% 189 $20,506 92,368
8.43% 7.00% 220 $23,870 89,005
9.43% 8.00% 252 $27,342 85,533
10.43% 9.00% 283 $30,705 82,169
11.43% 10.00% 315 $34,177 78,697
13.93% 12.50% 394 $42,749 70,126
16.43% 15.00% 472 $51,212 61,663
18.93% 17.50% 551 $59,783 53,091
21.43% 20.00% 630 $68,355 44,542

FIG. 9

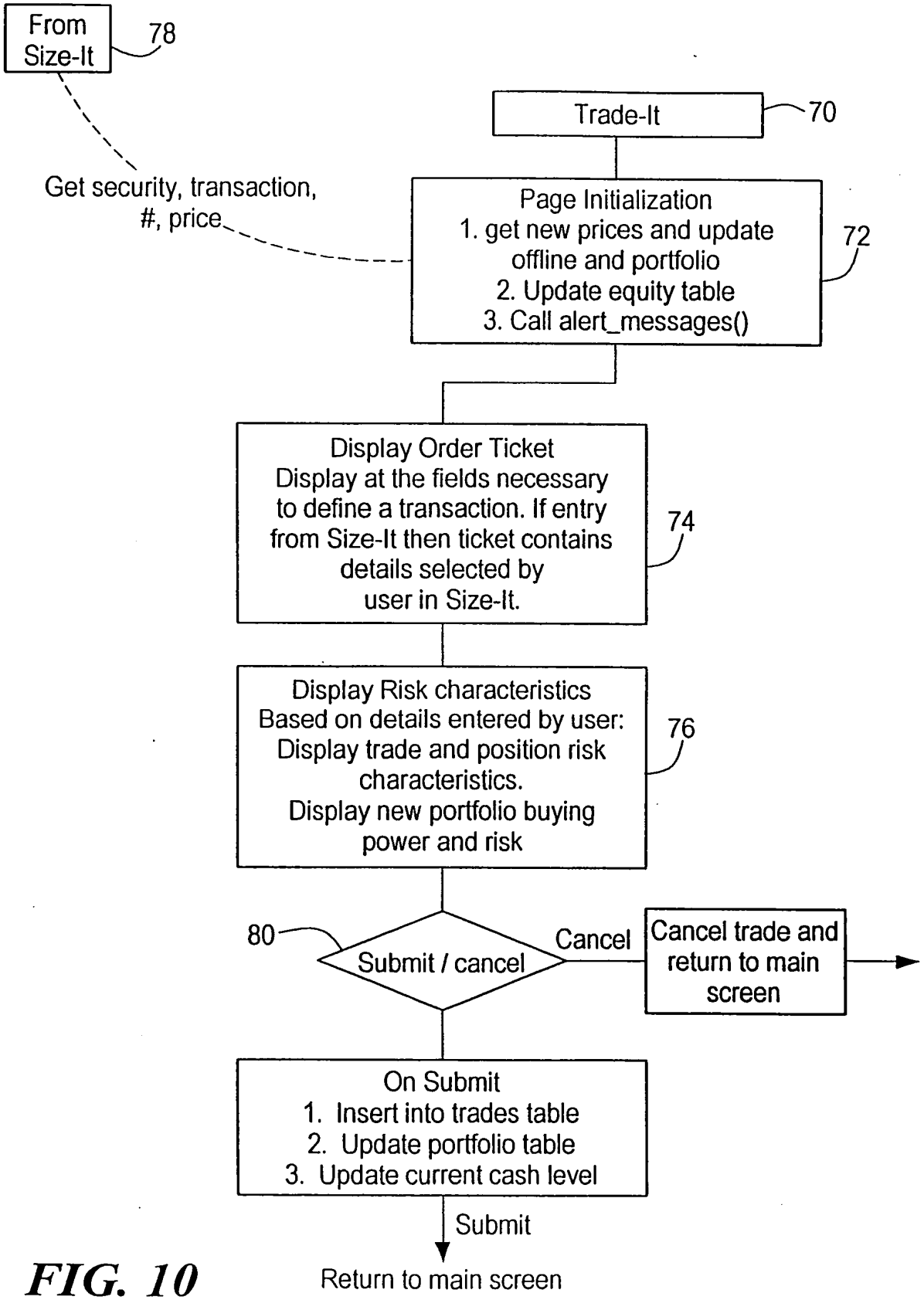
From Size-It
78
Trade-It
70
Get security, transaction, #, price
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. Call alert_messages()
72
Display Order Ticket
Display at the fields necessary to define a transaction. If entry from Size-It then ticket contains details selected by user in Size-It.
74
Display Risk characteristics
Based on details entered by user:
Display trade and position risk characteristics.
Display new portfolio buying power and risk
76
80
Submit / cancel
Cancel
Cancel trade and return to main screen
On Submit
1. Insert into trades table
2. Update portfolio table
3. Update current cash level
Submit
Return to main screen

FIG. 10

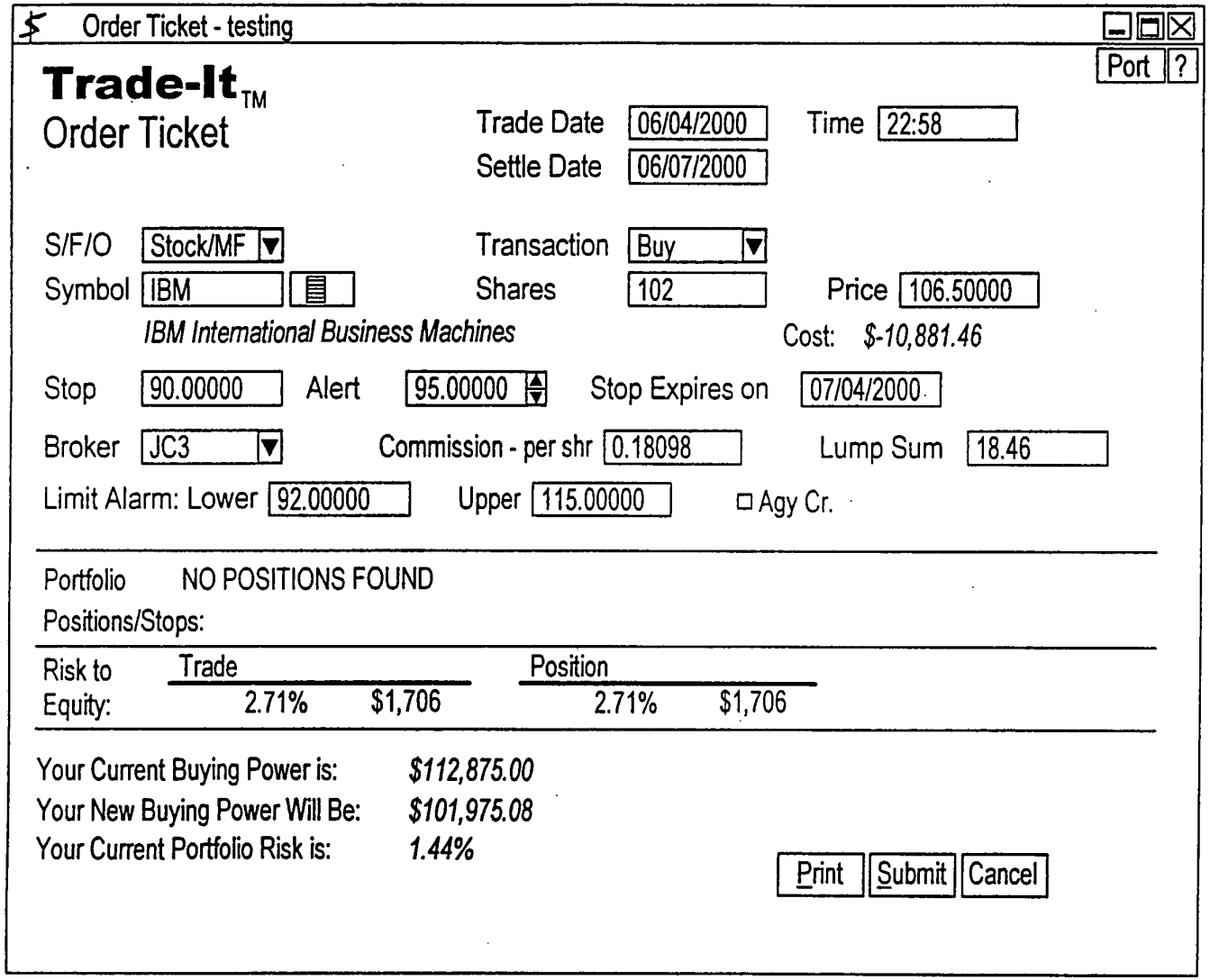
Order Ticket - testing
Port
?
Trade-It™
Order Ticket
Trade Date
06/04/2000
Time
22:58
Settle Date
06/07/2000
S/F/O
Stock/MF
Transaction
Buy
Symbol
IBM
Shares
102
Price
106.50000
IBM International Business Machines
Cost:
$-10,881.46
Stop
90.00000
Alert
95.00000
Stop Expires on
07/04/2000
Broker
JC3
Commission - per shr
0.18098
Lump Sum
18.46
Limit Alarm: Lower
92.00000
Upper
115.00000
Agy Cr.
Portfolio
NO POSITIONS FOUND
Positions/Stops:
Risk to Equity:
Trade
2.71%
$1,706
Position
2.71%
$1,706
Your Current Buying Power is:
$112,875.00
Your New Buying Power Will Be:
$101,975.08
Your Current Portfolio Risk is:
1.44%
Print
Submit
Cancel

FIG. 11

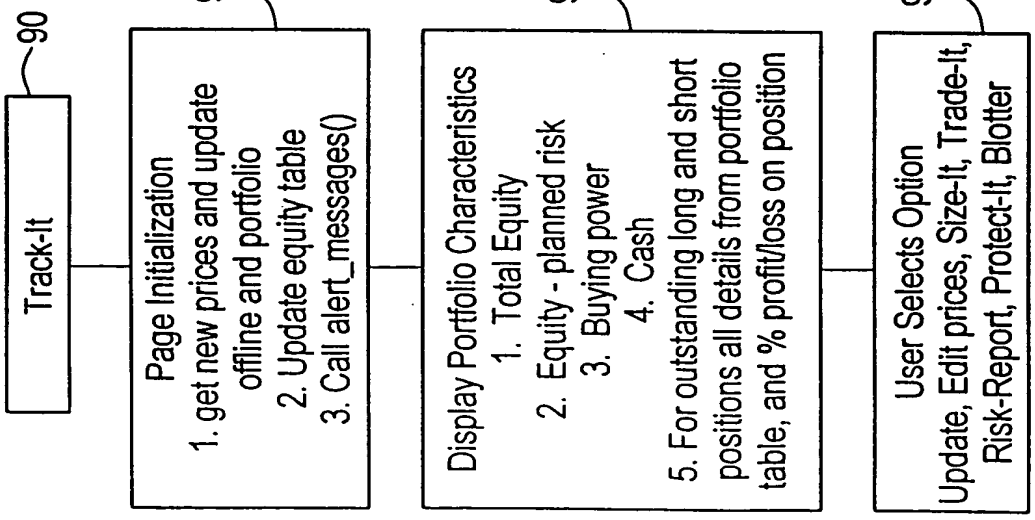

FIG. 12

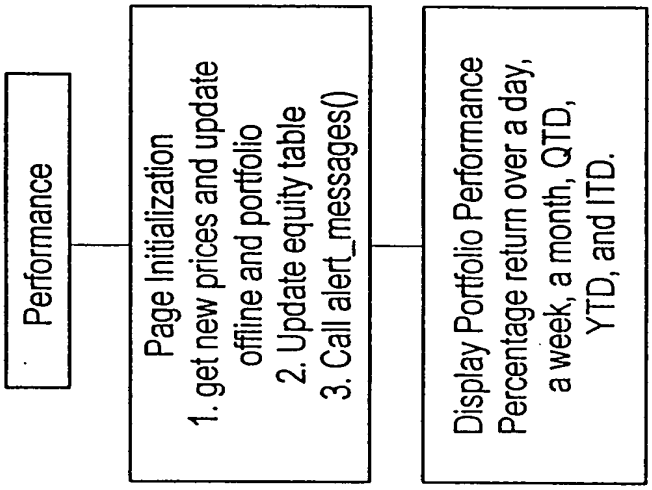

FIG. 17A

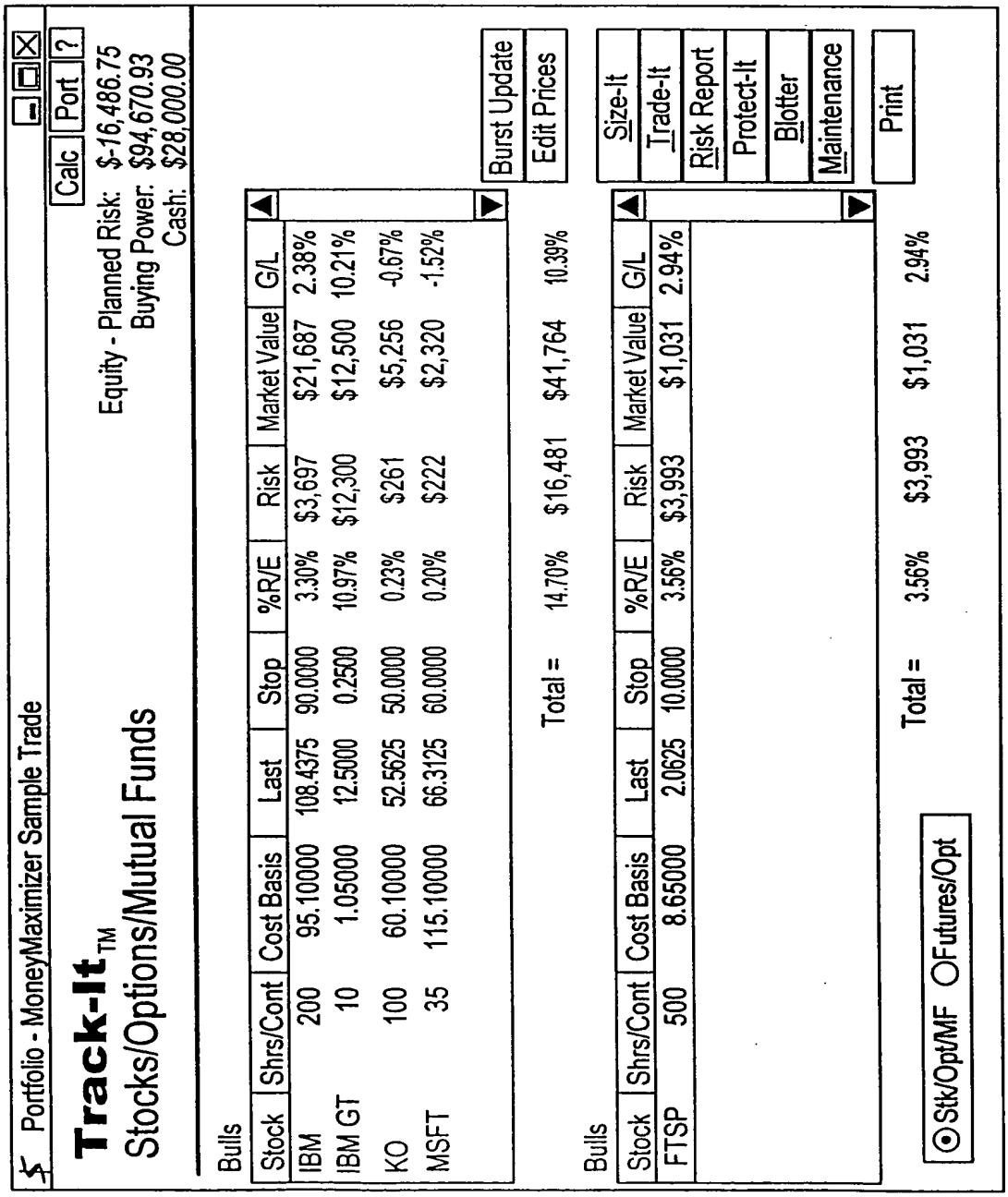
Portfolio - MoneyMaximizer Sample Trade
Calc
Port
?
Track-It TM
Stocks/Options/Mutual Funds
Equity - Planned Risk: $-16,486.75
Buying Power: $94,670.93
Cash: $28,000.00
Bulls
Stock | Shrs/Cont | Cost Basis | Last | Stop | %R/E | Risk | Market Value | G/L
IBM 200 95.10000 108.4375 90.0000 3.30% $3,697 $21,687 2.38%
IBM GT 10 1.05000 12.5000 0.2500 10.97% $12,300 $12,500 10.21%
KO 100 60.10000 52.5625 50.0000 0.23% $261 $5,256 -0.67%
MSFT 35 115.10000 66.3125 60.0000 0.20% $222 $2,320 -1.52%
Total = 14.70% $16,481 $41,764 10.39%
Burst Update
Edit Prices
Bulls
Stock | Shrs/Cont | Cost Basis | Last | Stop | %R/E | Risk | Market Value | G/L
FTSP 500 8.65000 2.0625 10.0000 3.56% $3,993 $1,031 2.94%
Total = 3.56% $3,993 $1,031 2.94%
Size-It
Trade-It
Risk Report
Protect-It
Blotter
Maintenance
Print
Stk/Opt/MF
Futures/Opt

FIG. 13

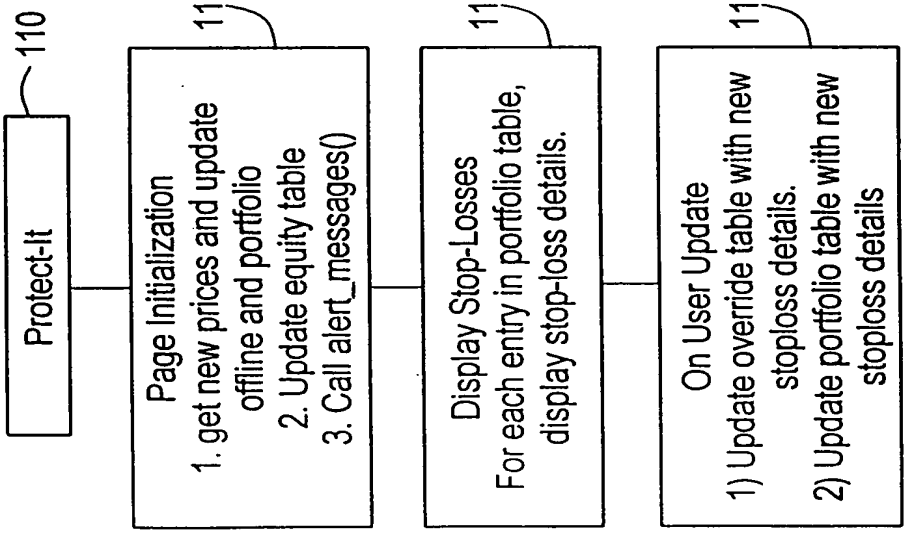
Protect-It
110
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. Call alert_messages()
112
Display Stop-Losses
For each entry in portfolio table, display stop-loss details.
114
On User Update
1) Update override table with new stoploss details.
2) Update portfolio table with new stoploss details
116

FIG. 14

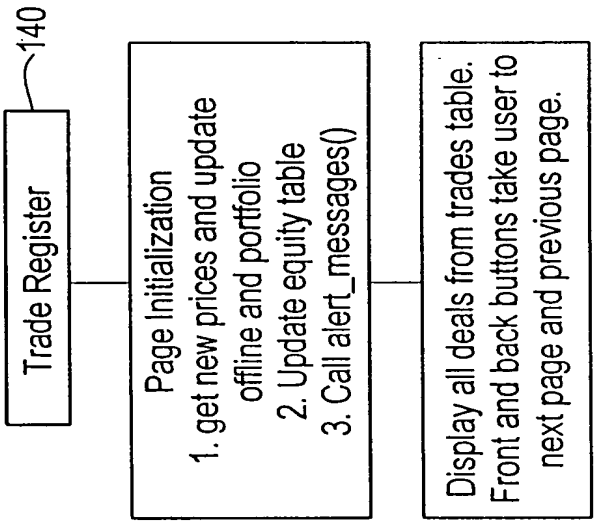
Trade Register
140
Page Initialization
1. get new prices and update offline and portfolio
2. Update equity table
3. Call alert_messages()
Display all deals from trades table. Front and back buttons take user to next page and previous page.

FIG. 19

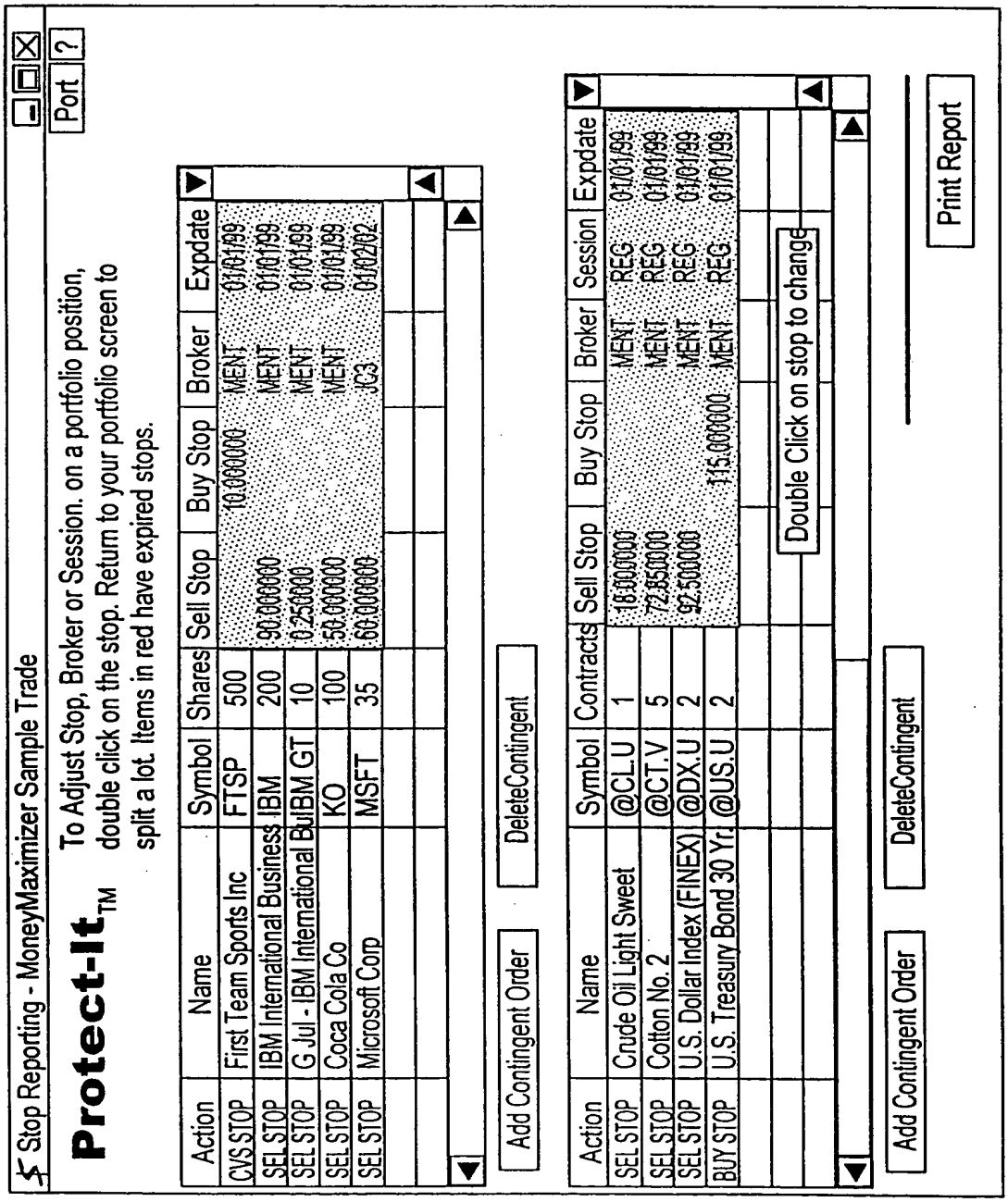
Stop Reporting - MoneyMaximizer Sample Trade
Protect-It™
To Adjust Stop, Broker or Session. on a portfolio position, double click on the stop. Return to your portfolio screen to split a lot. Items in red have expired stops.
Port
?
Action
Name
Symbol
Shares
Sell Stop
Buy Stop
Broker
Expdate
CVS STOP
First Team Sports Inc
FTSP
500
10.000000
MENT
01/01/99
SEL STOP
IBM International Business
IBM
200
90.000000
MENT
01/01/99
SEL STOP
G Jul - IBM International Bu
IBM GT
10
0.250000
MENT
01/01/99
SEL STOP
Coca Cola Co
KO
100
50.000000
MENT
01/01/99
SEL STOP
Microsoft Corp
MSFT
35
60.000000
JC3
01/02/02
Add Contingent Order
DeleteContingent
Action
Name
Symbol
Contracts
Sell Stop
Buy Stop
Broker
Session
Expdate
SEL STOP
Crude Oil Light Sweet
@CL.U
1
18.000000
MENT
REG
01/01/99
SEL STOP
Cotton No. 2
@CT.V
5
72.850000
MENT
REG
01/01/99
SEL STOP
U.S. Dollar Index (FINEX)
@DX.U
2
92.500000
MENT
REG
01/01/99
BUY STOP
U.S. Treasury Bond 30 Yr
@US.U
2
115.000000
MENT
REG
01/01/99
Double Click on stop to change
Add Contingent Order
DeleteContingent
Print Report

FIG. 15

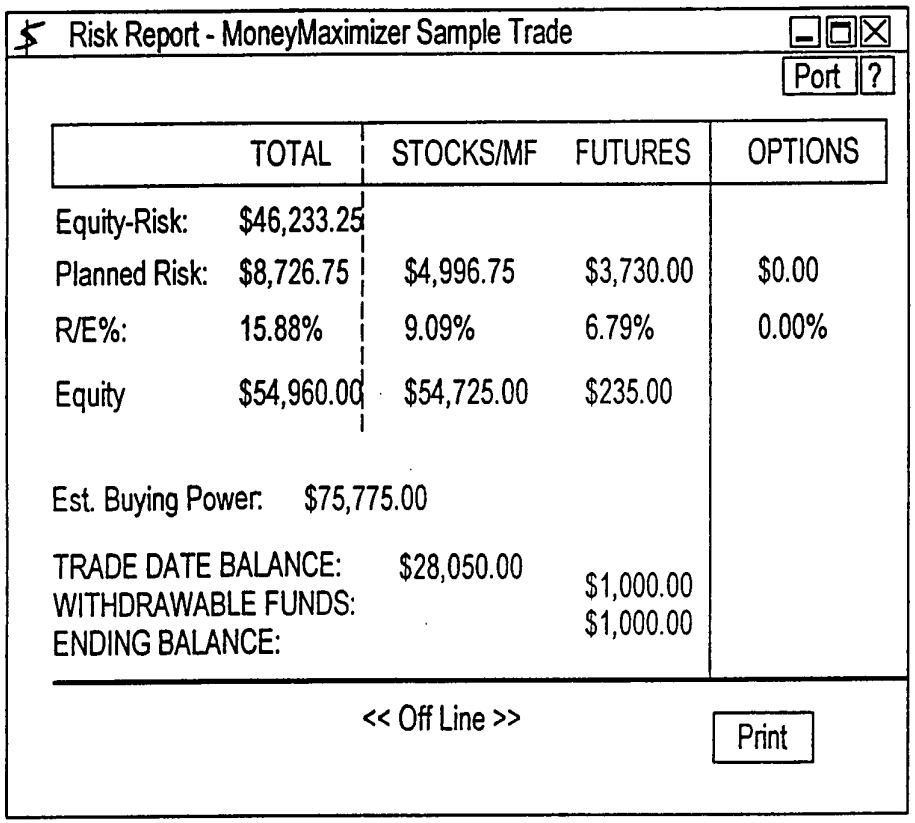
Risk Report - MoneyMaximizer Sample Trade
Port
?
TOTAL
STOCKS/MF
FUTURES
OPTIONS
Equity-Risk:
$46,233.25
Planned Risk:
$8,726.75
$4,996.75
$3,730.00
$0.00
R/E%:
15.88%
9.09%
6.79%
0.00%
Equity
$54,960.00
$54,725.00
$235.00
Est. Buying Power:
$75,775.00
TRADE DATE BALANCE:
$28,050.00
WITHDRAWABLE FUNDS:
$1,000.00
ENDING BALANCE:
$1,000.00
<< Off Line >>
Print

FIG. 16

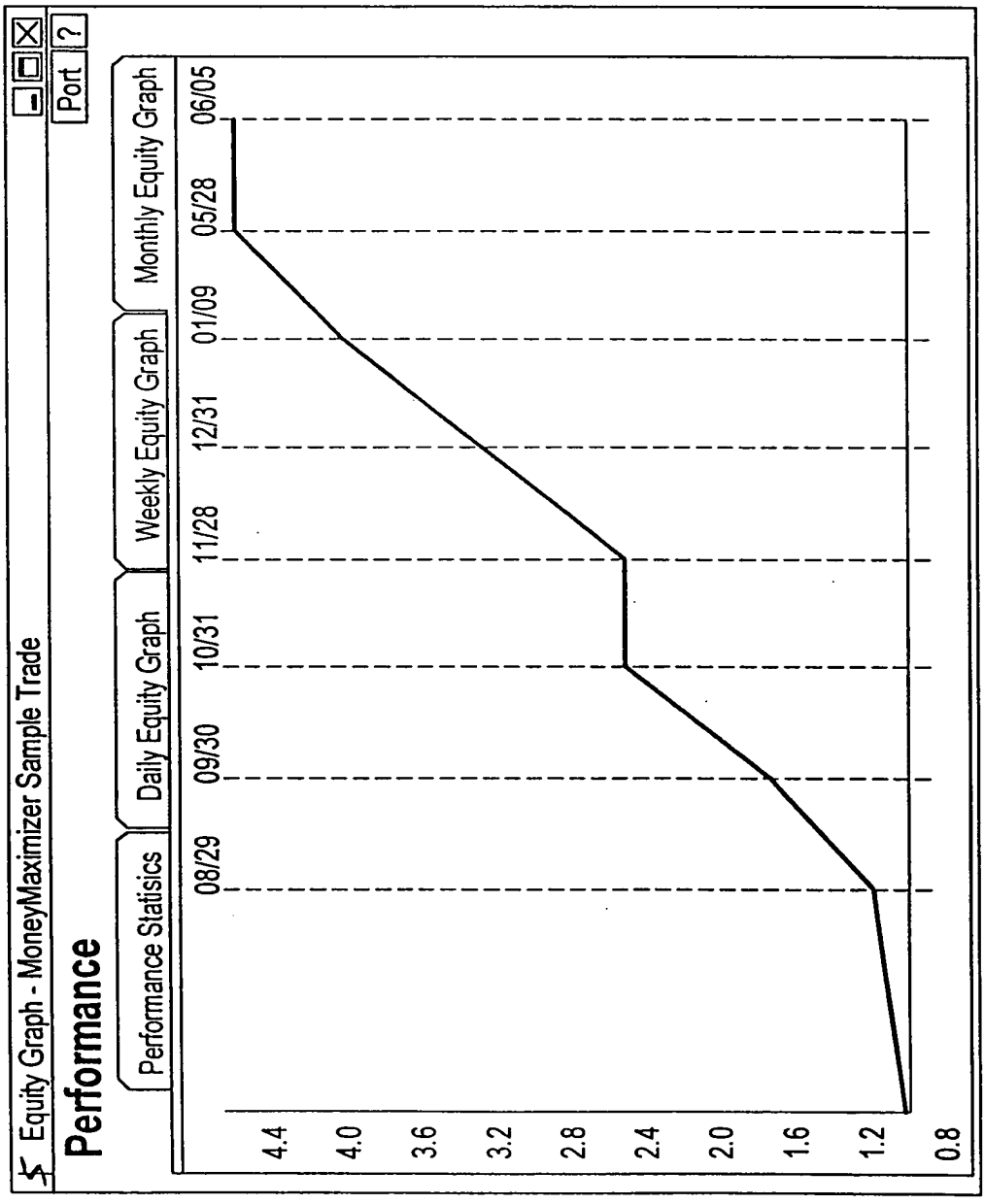
Equity Graph - MoneyMaximizer Sample Trade
Port
?
Performance
Performance Statistics
Daily Equity Graph
Weekly Equity Graph
Monthly Equity Graph
08/29
09/30
10/31
11/28
12/31
01/09
05/28
06/05
4.4
4.0
3.6
3.2
2.8
2.4
2.0
1.6
1.2
0.8

FIG. 17

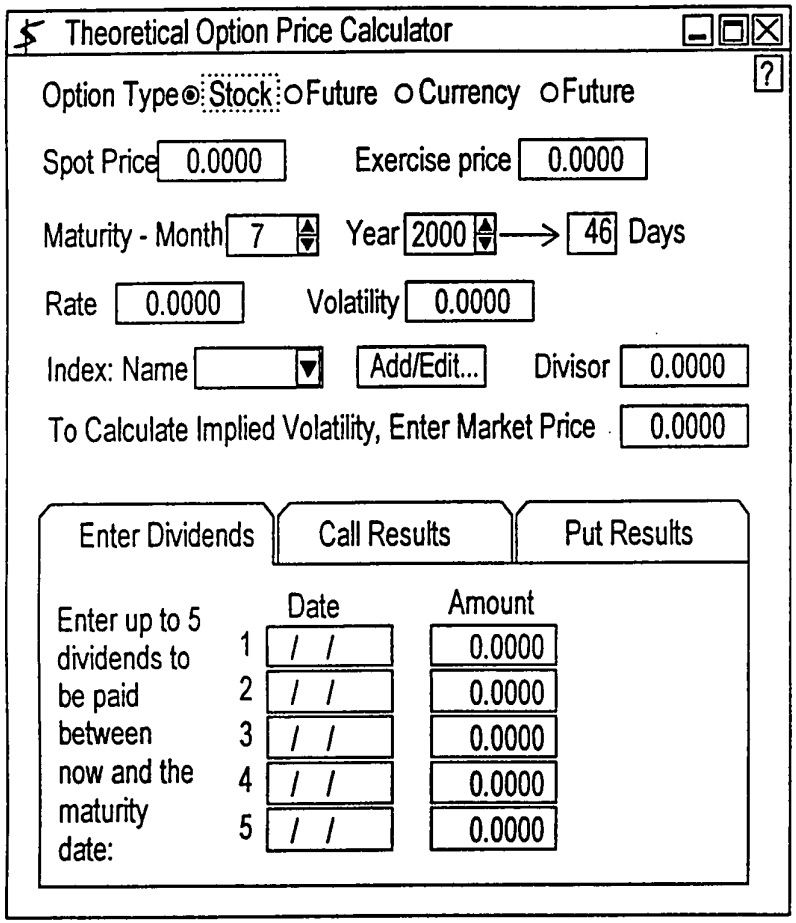
Theoretical Option Price Calculator
Option Type Stock Future Currency Future
Spot Price 0.0000
Exercise price 0.0000
Maturity - Month 7
Year 2000
46 Days
Rate 0.0000
Volatility 0.0000
Index: Name
Add/Edit...
Divisor 0.0000
To Calculate Implied Volatility, Enter Market Price 0.0000
Enter Dividends
Call Results
Put Results
Enter up to 5 dividends to be paid between now and the maturity date:
Date
Amount
1 / / 0.0000
2 / / 0.0000
3 / / 0.0000
4 / / 0.0000
5 / / 0.0000

FIG. 18

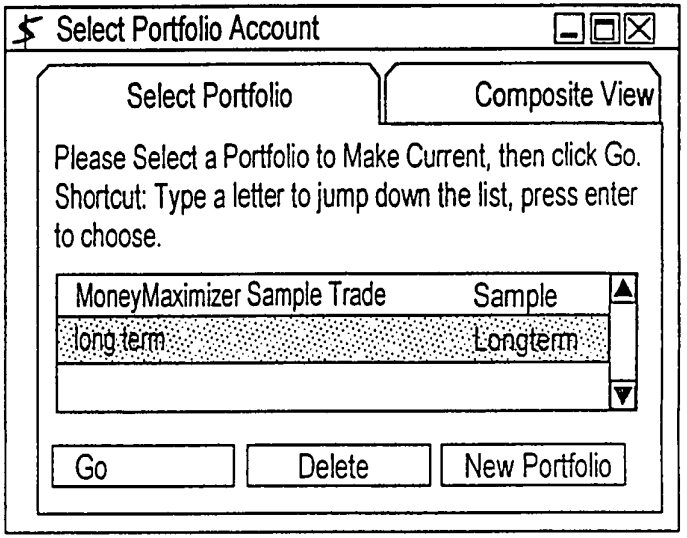
Select Portfolio Account
Select Portfolio
Composite View
Please Select a Portfolio to Make Current, then click Go.
Shortcut: Type a letter to jump down the list, press enter to choose.
MoneyMaximizer Sample Trade
Sample
long term
Longterm
Go
Delete
New Portfolio

FIG. 25

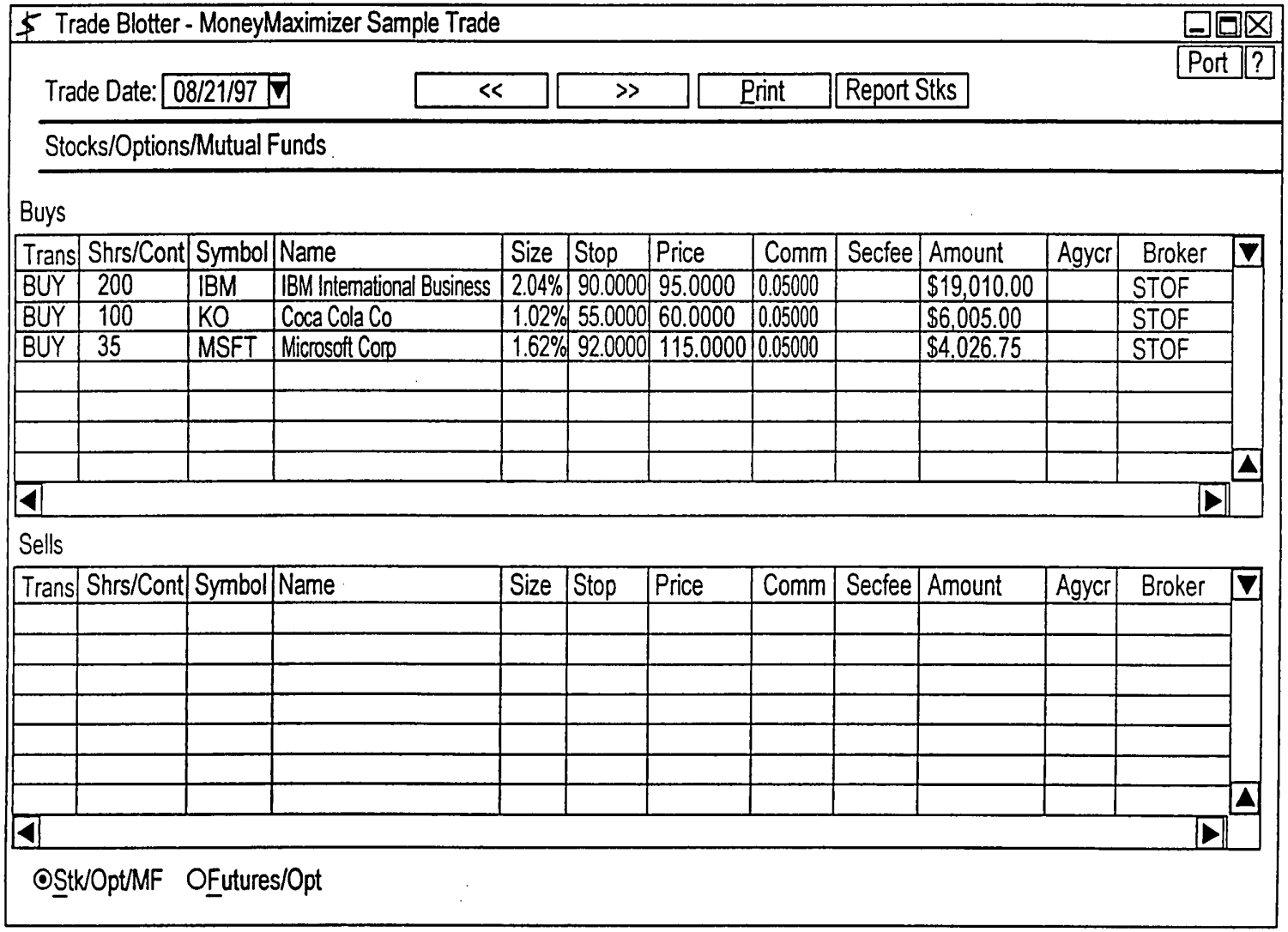
Trade Blotter - MoneyMaximizer Sample Trade
Port
?
Trade Date: 08/21/97
<<
>>
Print
Report Stks
Stocks/Options/Mutual Funds
Buys
Trans Shrs/Cont Symbol Name Size Stop Price Comm Secfee Amount Agycr Broker
BUY 200 IBM IBM International Business 2.04% 90.0000 95.0000 0.05000 $19,010.00 STOF
BUY 100 KO Coca Cola Co 1.02% 55.0000 60.0000 0.05000 $6,005.00 STOF
BUY 35 MSFT Microsoft Corp 1.62% 92.0000 115.0000 0.05000 $4,026.75 STOF
Sells
Trans Shrs/Cont Symbol Name Size Stop Price Comm Secfee Amount Agycr Broker
Stk/Opt/MF
Futures/Opt

FIG. 20

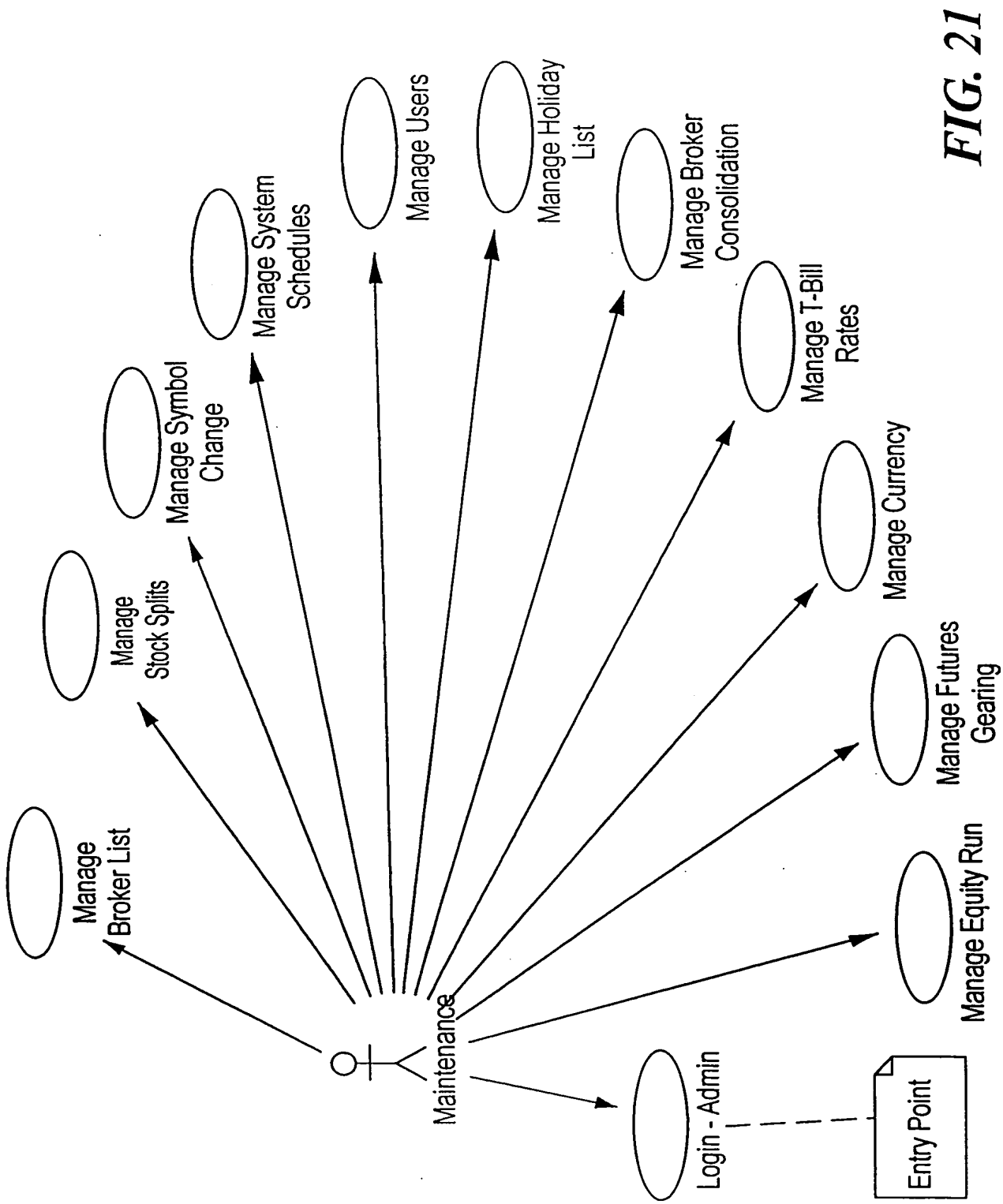
Manage Broker List
Manage Stock Splits
Manage Symbol Change
Manage System Schedules
Manage Users
Manage Holiday List
Manage Broker Consolidation
Manage T-Bill Rates
Manage Currency
Manage Futures Gearing
Manage Equity Run
Maintenance
Login - Admin
Entry Point

FIG. 21

```
* corecalc.prg
* Procedure to perform core calculations as needed
* when called, main proc will provide "receptacle" params to be passed back

PARAMETERS mport, m_mkt, m_risk, mpwr, missue
* mport = Stock, Future, Option, All, Position
* m_mkt, m_risk = passback for mktval, risk, power
* missue = specific position to check (eg: IBM)

IF mport = "P"    && checking position
   missue = LEFT (missue+SPACE(10), 10)
ELSE
   missue = SPACE (10)
ENDIF

mselect = SELECT( )
SELECT portfol
if eof ( )
      mProwHold = 0
else
      mProwHold = recno ( )
endif
m_smkt = 0
m_srisk = 0
m_fmkt = 0
m_frisk = 0
m_omkt = 0
m_orisk = 0
m_imkt = 0
m_irisk = 0
m_longs = 0
m_shorts = 0
GO TOP
```

FIG. 22

```
DO WHILE .NOT. EOF ( )
    m_imatch = ( stock = missue )   && .t. or .f. result
    **** These two vars are for individual issue values, rest are sums
    mIsVal = 0
    mIsDolrisk = 0

    DO CASE
    CASE sfo = "S"              JUST STOCKS
        mIsVal = FxConv (shares*last_sale, stock)
        IF portfol->short
            m_smkt = m_smkt - mIsVal
            mIsDolrisk = FxConv(shares*ABS (stop-last_sale) + comm_in*shares, stock)
            m_shorts =  m_shorts + mIsVal
        ELSE
            m_smkt = m_smkt + mIsVal
            mIsDolrisk = FxConv (shares*ABS (last_sale-stop) + comm_in*shares, stock)
            m_longs = m_longs + mIsVal
        ENDIF

        m_srisk = m_srisk + mIsDolRisk
        IF m_imatch
            m_imkt = m_imkt + mIsVal
            m_irisk = m_irisk + mIsDolrisk
        ENDIF
    CASE sfo = "F"              JUST FUTURES
        IF portfol->short
            mIsVal = FxConv ( (buy_price-last_sale) *shares*gear,stock)
        ELSE
            mIsVal = FxConv ( (last_sale-buy_price) *shares*gear, stock)
        ENDIF
        m_fmkt = m_fmkt = mIsVal
        IF portfol->short
                mIsDolrisk = FxConv (shares*ABS (stop-last_sale)*gear+
(comm_in*shares, stock)
                m_frisk = m_frisk + mIsDolrisk
            ELSE
                misDolrisk = FxConv (shares*ABS (last_sale-stop) *gear +
(comm_in*shares) , stock)
                m_frisk = m_frisk + mIsDolRisk
            ENDIF
            IF m_imatch
                m_imkt = m_imkt + mIsVal
                m_irisk = m_irisk + mIsDolrisk
            ENDIF
        CASE sfo = "0"          JUST OPTIONS
            mIsVal = FxConv (shares*last_sale*100, stock)
            IF portfol->short
                m_omkt = m_omkt - mIsVal
                mIsDolrisk = FxConv (100*shares*ABS (stop-last_sale) + (comm_in*shares) ,stock)
                m_orisk = m_orisk + mIsDolrisk
                m_shorts - m_shorts + mIsVal
            ELSE
                m_omkt = m_omkt + mIsVal
                mIsDolrisk = FxConv (100*shares*ABS (last_sale-stop) + (comm_in*shares) ,stock)
                m_orisk = m_orisk + mIsDolrisk
                m_long = m_longs + mIsVal
            ENDIF
            IF m_imatch
                m_imkt = m_imkt + mIsVal
                m_irisk = m_irisk + mIsDolrisk
            ENDIF
        ENDCASE
        SKIP
ENDDO
```

FIG. 23

```
DO CASE
CASE mport = "A"                ALL/TOTAL EVERYTHING
        m_mkt = m_smkt = m_fmkt = m_omkt
        m_risk = m_srisk + m_frisk + m_orisk
CASE mport = "S"                JUST STOCKS
        m_mkt = m_smkt
        m_risk = m_srisk
CASE mport = "F"                JUST FUTURES
        m_mkt = m_fmkt
        m_risk = m_frisk
CASE mport = "0"                JUST OPTIONS
        m_mkt = m_omkt
        m_risk = m_orisk
CASE mport = "P"                JUST INDIVIDUAL POSITIONS
        m_mkt = m_imkt
        m_risk = m_irisk
ENDCASE

mpwr = (2* (mtdbalance+mwdbalance+m_longs-m_shorts) ) - m_longs - m_shorts

sele portfol
if mProwHold > 0
                goto (mProwHold)
endif
SELECT (mselect)

RETURN
```

FIG. 24

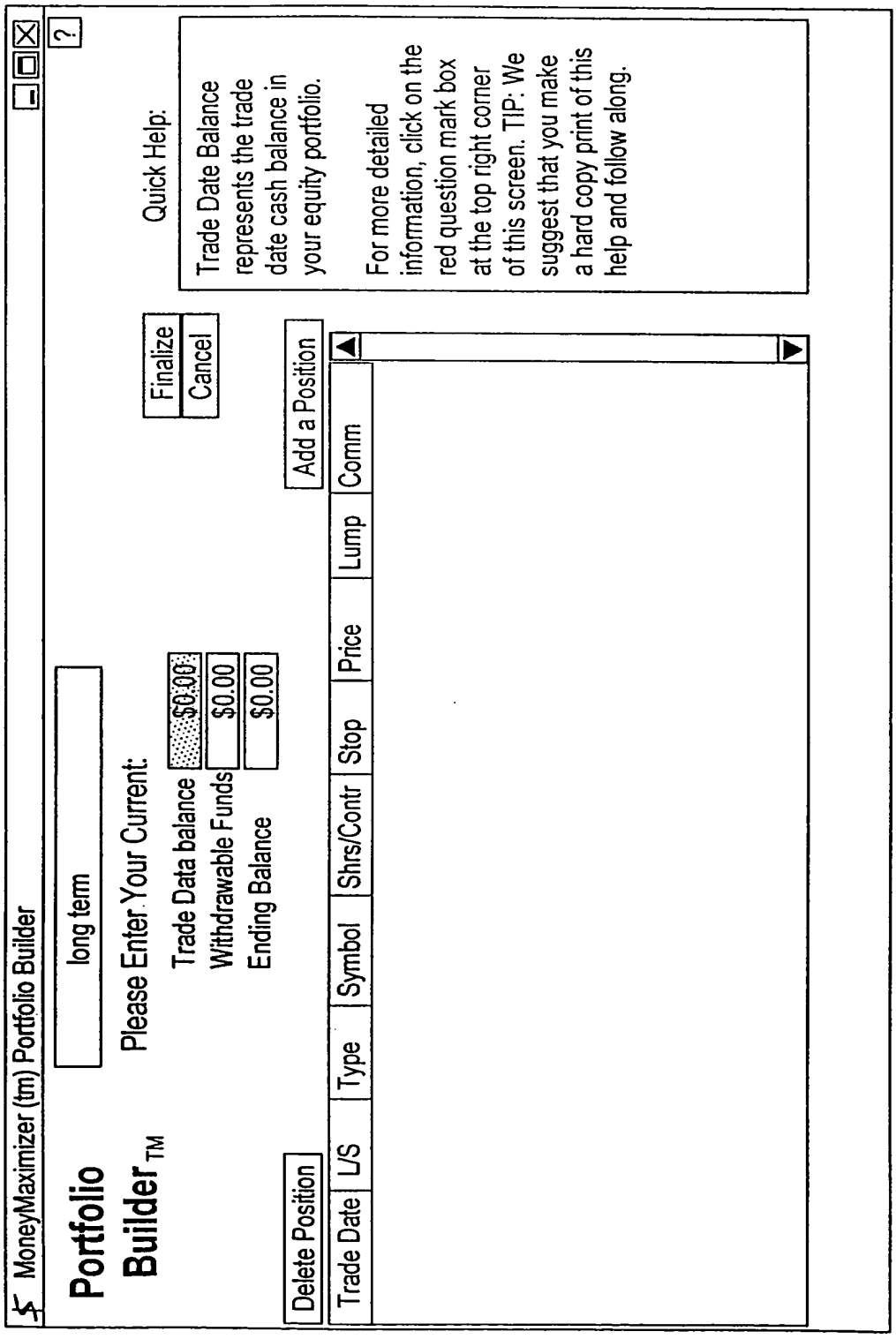
MoneyMaximizer (tm) Portfolio Builder
Portfolio Builder TM
long tem
Please Enter Your Current:
Trade Data balance
Withdrawable Funds
Ending Balance
$0.00
$0.00
$0.00
Finalize
Cancel
Quick Help:
Trade Date Balance represents the trade date cash balance in your equity portfolio.
For more detailed information, click on the red question mark box at the top right corner of this screen. TIP: We suggest that you make a hard copy print of this help and follow along.
Delete Position
Add a Position
Trade Date
L/S
Type
Symbol
Shrs/Contr
Stop
Price
Lump
Comm

FIG. 26

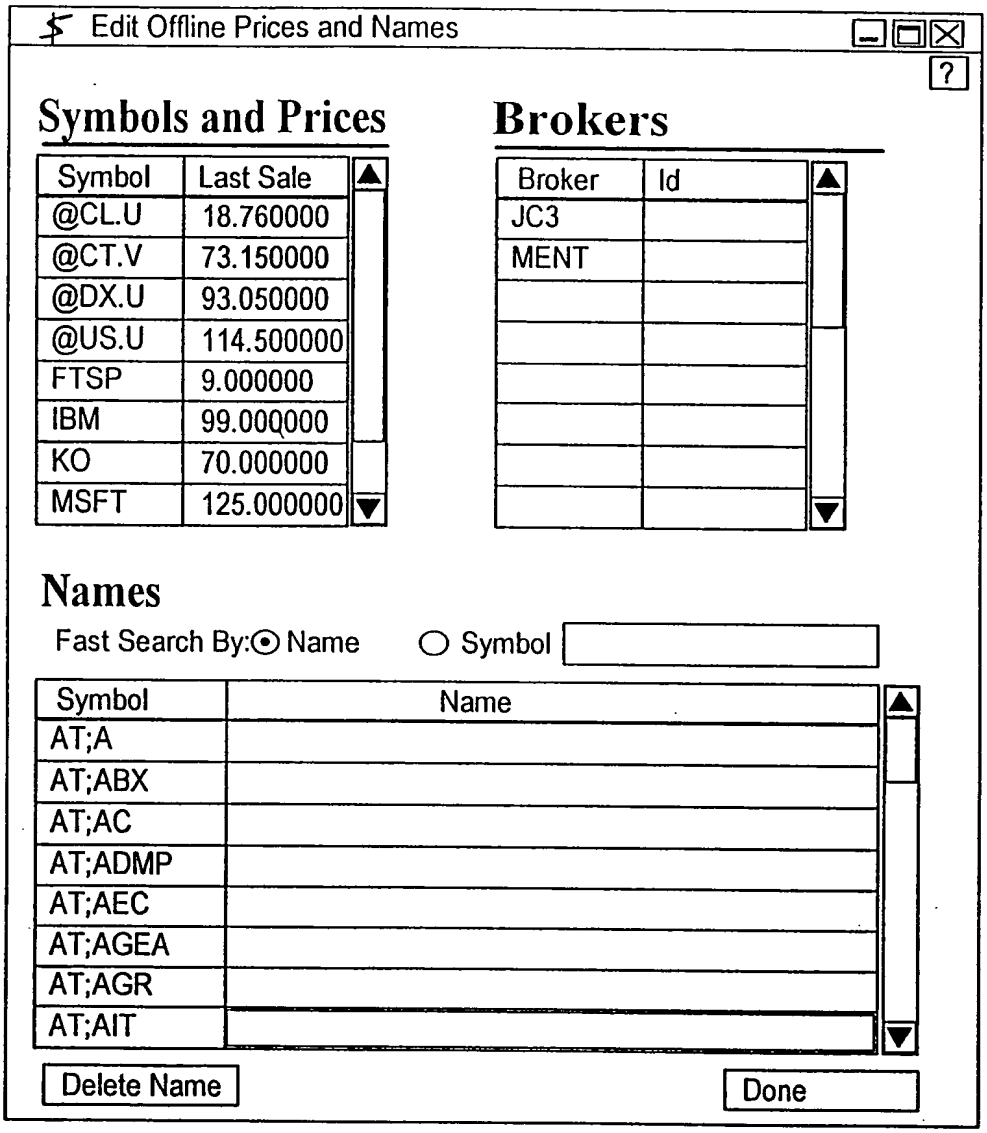
Edit Offline Prices and Names
?
Symbols and Prices
Symbol
Last Sale
@CL.U
18.760000
@CT.V
73.150000
@DX.U
93.050000
@US.U
114.500000
FTSP
9.000000
IBM
99.000000
KO
70.000000
MSFT
125.000000
Brokers
Broker
Id
JC3
MENT
Names
Fast Search By:
Name
Symbol
Symbol
Name
AT;A
AT;ABX
AT;AC
AT;ADMP
AT;AEC
AT;AGEA
AT;AGR
AT;AIT
Delete Name
Done

FIG. 27

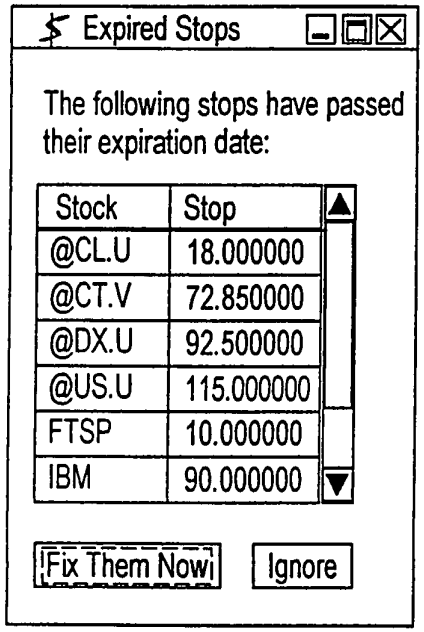
Expired Stops
The following stops have passed their expiration date:
Stock
Stop
@CL.U
18.000000
@CT.V
72.850000
@DX.U
92.500000
@US.U
115.000000
FTSP
10.000000
IBM
90.000000
Fix Them Now
Ignore

FIG. 28

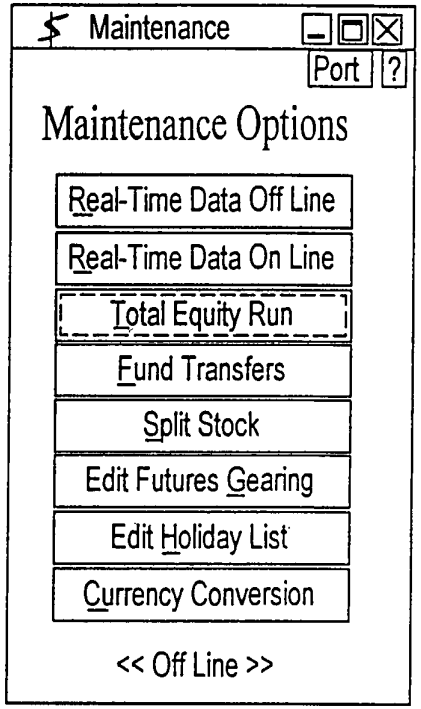
Maintenance
Port
?
Maintenance Options
Real-Time Data Off Line
Real-Time Data On Line
Total Equity Run
Fund Transfers
Split Stock
Edit Futures Gearing
Edit Holiday List
Currency Conversion
<< Off Line >>

FIG. 29